

NORTHWEST COMMERCIAL BANK

	CPP Disbursement Date 02/13/2009	Cert 57191	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$78	\$75	-3.9%		
Loans	\$65	\$57	-12.6%		
Construction & development	\$6	\$5	-19.0%		
Closed-end 1-4 family residential	\$7	\$6	-18.7%		
Home equity	\$0	\$0	-55.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-38.1%		
Commercial & Industrial	\$19	\$17	-10.1%		
Commercial real estate	\$26	\$24	-9.3%		
Unused commitments	\$6	\$5	-13.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$6	77.4%		
Cash & balances due	\$7	\$8	11.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$70	\$67	-4.5%		
Deposits	\$67	\$66	-1.9%		
Total other borrowings	\$2	\$0	-100.0%		
FHLB advances	\$2	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$8	\$8	0.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	10.7%	--		
Tier 1 risk based capital ratio	13.1%	14.0%	--		
Total risk based capital ratio	14.3%	15.3%	--		
Return on equity ¹	-35.2%	-1.9%	--		
Return on assets ¹	-4.1%	-0.2%	--		
Net interest margin ¹	4.5%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.1%	29.0%	--		
Loss provision to net charge-offs (qtr)	22.9%	55.3%	--		
Net charge-offs to average loans and leases ¹	1.9%	4.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	49.6%	0.0%	3.8%	--
Closed-end 1-4 family residential	16.2%	1.0%	0.8%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.1%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	2.6%	1.3%	1.8%	--
Commercial real estate	7.8%	1.5%	0.0%	0.8%	--
Total loans	5.1%	6.0%	0.5%	1.2%	--